

## THE METROPOLITAN.

### His Mysterious Pocket.

IT was six o'clock on a winter's evening, and the lights of Jersey City were flashing by, as the Baltimore and Ohio Express thundered on its way West, crowded with passengers. George Manning, seated in a Pullman car, had watched the myriad lights as they flickered past, and thought of the young girl to whom he had, but a brief hour before, whispered adieu.

The trusted employé of a New York hardware house, the future seemed to hold out to him everything that was desirable—to present all of the light, nothing of the dark side of life. Perhaps some thought also of his invalid mother—since his father's death dependent upon her son for support—passed through his mind; for his face softened, and his lips trembled slightly, as he murmured:

"Dear old mother! How happy we shall all be together when Edith and I are married!"

At that moment a light touch on his shoulder aroused him from his reverie and, turning around, in another instant he was cordially clasping the hand of a tall, dark young fellow, clad in the uniform of the Pullman Company, and whose handsome face was aglow with pleasure at the unexpected meeting.

"You here, Charlie! What on earth are you doing in that rig?"

"I'm a Pullman conductor, George," answered Charlie Marsden.

"You don't say so! Well, old fellow, when you're through with this ticket business, let's go forward and smoke."

"I would with pleasure, but I don't smoke any more."

"Against the rules of the company?" queried Manning.

"Yes, and more than that, since you insist on an answer, it's against my own conscience. Now, see here, you needn't laugh. I know what you're thinking of, old boy. Here's another fool of the world—something which enables me to go out on a run with a light heart; and I carry that investment also in that mysterious pocket. But excuse me a moment; here's some one wants to see about a berth. I'll be back in a minute."

But Charlie Marsden didn't come back immediately; and it was half an hour later when he ran across Manning in the smoker ahead, and in the memories of home and friends the mysterious pocket was lost sight of, nor did it again come up as a topic of conversation.

Soon the friends separated for the night—the salesman going to his snug berth in the sleeper, the conductor to his post of duty.

And on through the darkness of the night still thundered the train, dashing into rocky tunnels as they neared the Allegheny region, where the air, confined and stifling, was beaten back in a misty shroud, which penetrated doors and windows inadvertently left open; on, across trestles spanning raging torrents, dimly seen in the pale, wintry moonlight, like white wreaths far below; on and on, as if impelled by some resistless force to the very confines of space—so dim, so weird, the momentary glimpses of high and of low land, of mountain and stream and forest.

Yonder stray cur, rushing out as they whirl through some deserted village street, is no doubt barking furiously; but his feeble yelp is lost in the rush and roar of the lightning express as it rushes madly and resistlessly by.

But what is that white figure, almost in the path of the mighty engine as it sweeps around the curve, leaping desperately up and shouting its awful warning:

"Willenden Bridge is down!"

There is a dreadful crash. The poudrous train, carried forward by its own impetus, hangs for a moment on the treacherous timbers, and the next instant the entire structure collapses, dragging down with it the cars and their living freight to inevitable destruction.

Thrown violently into the aisle of the wrecked sleeper, George Manning, awakened suddenly and rudely from sweet dreams of home to the awful realities of the present, though he is dreadfully cut and bruised, has yet escaped from serious injury.

Not so, however, has fortune dealt with poor Charlie Marsden, who a few minutes later is discovered in the now blazing wreck at the bottom of the gully.

Forgotten of his own hurts, Manning, heroically endeavoring to rescue his friend, rushes again and again in dangerous proximity to the burning cars. Twice he is near enough to grasp Marsden's hands, and, exerting all his strength, endeavors to pull him from the wreck; but the massive timbers pin down the tortured limbs, and the cruel flames, winding fiercely upward toward the doomed man, threaten to overwhelm

them both. But once again, as a flaw in the gale roaring overhead veers that dreadful stream of fire in another direction, the heroic friend rushes in.

"It is useless," gasps the poor fellow; "but take this to Emily." And he hands out his watch and valuables—a few dollars. "And—I can't get at it now; but remember the pocket. Give—it to—Emily—the pocket; the pocket!"

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The world was yet ringing with the news of the dreadful disaster at Willenden Bridge when a little woman, clad in black, her eyes red with recent weeping, walked into an office in New York City with George Manning.

Requesting an audience, she held out a paper badly charred but still readable, and handed it to a gentleman on the other side of the counter.

"You are Mrs. Emily Marsden?" courteously inquired the Superintendent.

"Yes, that is my name."

"And I am here for the purpose of identifying her," added Manning. "Charlie Marsden was one of my oldest friends."

"Then," said the Superintendent, "I shall have much pleasure in handing you, madam, a check for one thousand dollars, as soon as we send in the proofs and hear from the Home Office, for that is the amount for which your husband's life was insured under industrial policies in the METROPOLITAN."

"I now see what Charlie did with part of his small change," said George Manning, as he watched a look of infinite relief pass over the face of his dead friend's wife. "If such be the result of a little self-denial, I shall start a 'mysterious pocket' myself, just to protect mother and Edith."

### Extortion Rebuked.

A lanky individual in a long and faded brown overcoat dropped into a restaurant on Dearborn street yesterday morning, took his seat at one of the tables, placed his hat on the floor by the side of his chair, and beckoned to one of the waiters.

"Got any stewed punkin?" he asked.

"I think not," replied the waiter.

"Got any fried onions?"

"No."

"Biled turnips?"

"No."

"What have you that a man can eat, anyhow?"

"Here's our bill of fare."

"I can't read it without my specs, and I didn't bring 'em. S'posed you was hungry yourself, what'd you want?"

"Well, here's porterhouse steak, roast turkey, with cranberry sauce, veal cutlets, breaded, saddle of venison, minced clams on toast, pork and beans—"

"Pork an' beans? That'll do. Bring me some pork an' beans, and a cup of sassafras tea, purty strong."

"We haven't any sassafras tea."

"Hain't got no sassafras tea? What kind of an eatin' house are you runnin'?"

Don't you know everybody ort to drink sassafras tea when the spring's comin' on? Kind o' thins the blood, like.

How much do you charge for pork an' beans?"

"Twenty-five cents."

The stranger stooped and picked up his hat, put it on his head, rose deliberately, and said to the waiter in a tone of withering rebuke:

"Young man, when I want to get robbed on pork an' beans I'll go to a first-class tavern and have it done in style. Any charge for the time I've been settin' down here? No? Well, good day."

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Hard times are just the times you want to keep up your insurance. They'd'd be mighty sight harder if your poor wife and children were left without a cent some day, while they laid you out a corpse.

The vigorous man to-day may be still in death to-morrow. It is then that the genuine life insurance company, with many steps in and does its work of beneficence.

"The Leading Industrial Insurance Company of America."

STATEMENT OF THE

## METROPOLITAN

Life Insurance Company,

For the Year ending December 31st, 1893.

Assets	\$19,343,705.06
Liabilities	15,233,284.14
Surplus to Policy-holders	4,110,420.92

### COMPARISONS, ETC.

Income in 1893	\$16,210,230.65
Gain over 1892	1,908,425.20
Increase in Assets during 1893	2,837,422.84
New Insurance Written in 1893	156,181,359.00

No. of Death Claims Paid in 1893	54,128
(Averaging one-fourth of 1% min. of the year.)	
Amt. of Death Claims paid in 1893	5,636,120.00
(Averaging more than \$100 a minute throughout the year.)	

Death Claims and End'gments paid to Policy-holds since organization 33,914,230.76

For each business day of 1893 the Metropolitan averaged: 8,651 Policies issued; \$610,300.00 New Insurance written; \$250,711.50 in Payments to Policy-holders and addition to Reserve; \$9,372.62 increase in Assets.

### OFFICERS.

JOHN R. HEGEMAN, President.  
HALEY FISKE, Vice-President.

GEORGE H. GASTON, 2d Vice-President.  
GEO. B. WOODWARD, Secretary.

J. J. THOMPSON, Cashier & Asst. Sec'y.  
JAMES M. CRAIG, Actuary.

THOMAS H. WILLARD, M. D., Med. Examiner.  
STEWART L. WOODFORD, Counsel.

## INDUSTRIAL INSURANCE

### PERSONS OF MODERATE MEANS.

It costs 5 cents per week and upward. No initiation fee is charged. No increase of payments is required. Premiums are collected weekly at the homes of policy-holders.

All ages from 1 to 70 are taken. Claims are payable promptly at death. Males and Females are taken at same cost. Only healthful lives are insured.

### ILLUSTRATIONS.

5 CTS., a week (less than 1 ct. a day) will insure a child aged from 2 next birthday to 13 for \$15 to \$15.

10 CTS., a week (less than 1 1/2 ct. a day) will insure a person aged 20 for \$190.

25 CTS., a week (less than 4 ct. a day) will insure a person aged 30 for \$360.

50 CTS., a week (about 7 ct. a day) will insure a person aged 35 for \$610.

50 CTS., a week (about 7 ct. a day) will insure a person aged 40 for \$920.

### Paid-up Policies.

Within eight weeks after any premium is due and unpaid on any Industrial Policy issued by the METROPOLITAN LIFE INSURANCE COMPANY on which premiums have been paid for not less than five years, a paid-up policy will be granted where the insured is not less than eighteen years of age, upon application made on blanks furnished by the Company. The amount of paid up insurance will depend on the length of time the original policy has been in force. Necessarily it will amount to less than either the face of the policy or the amount of premiums paid.

The paid up feature must not be confounded with what is termed a "cash surrender value," as this Company's Industrial Policy makes no provision for a "surrender value," nor will any cash be paid for the surrender of it. Its purpose is when a policy-holder, through financial reverses or otherwise, is compelled to discontinue his original insurance, to provide him with a policy for a smaller amount free of charge.

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The meanest of all men is he who makes a pretense of loving a woman; deprives her of all other chances in the world by appropriating her to himself; sees her become the mother of his children, and refuses to secure her above want by insuring his life for her benefit in the event of his death.



# THE METROPOLITAN.

## Premium Rates for Life Policies. INDUSTRIAL DEPARTMENT.

| ADULT TABLE OF RATES.—Whole of Life.                |     |     |     |     |     |     |     |     |      |
|-----------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|------|
| Benefits payable for the following Weekly Premiums. |     |     |     |     |     |     |     |     |      |
| Age                                                 | 10c | 15c | 20c | 25c | 30c | 35c | 40c | 45c | 50c  |
| 18                                                  | 115 | 200 | 340 | 460 | 580 | 700 | 820 | 940 | 1060 |
| 19                                                  | 110 | 200 | 330 | 440 | 560 | 680 | 800 | 920 | 1040 |
| 20                                                  | 105 | 195 | 320 | 430 | 550 | 670 | 790 | 910 | 1030 |
| 21                                                  | 100 | 190 | 310 | 420 | 540 | 660 | 780 | 900 | 1020 |
| 22                                                  | 95  | 185 | 300 | 410 | 530 | 650 | 770 | 890 | 1010 |
| 23                                                  | 90  | 180 | 290 | 400 | 520 | 640 | 760 | 880 | 1000 |
| 24                                                  | 85  | 175 | 280 | 390 | 510 | 630 | 750 | 870 | 990  |
| 25                                                  | 80  | 170 | 270 | 380 | 500 | 620 | 740 | 860 | 980  |
| 26                                                  | 75  | 165 | 260 | 370 | 490 | 610 | 730 | 850 | 970  |
| 27                                                  | 70  | 160 | 250 | 360 | 480 | 600 | 720 | 840 | 960  |
| 28                                                  | 65  | 155 | 240 | 350 | 470 | 590 | 710 | 830 | 950  |
| 29                                                  | 60  | 150 | 230 | 340 | 460 | 580 | 700 | 820 | 940  |
| 30                                                  | 55  | 145 | 220 | 330 | 450 | 570 | 690 | 810 | 930  |
| 31                                                  | 50  | 140 | 210 | 320 | 440 | 560 | 680 | 800 | 920  |
| 32                                                  | 45  | 135 | 200 | 310 | 430 | 550 | 670 | 790 | 910  |
| 33                                                  | 40  | 130 | 190 | 300 | 420 | 540 | 660 | 780 | 900  |
| 34                                                  | 35  | 125 | 180 | 290 | 410 | 530 | 650 | 770 | 890  |
| 35                                                  | 30  | 120 | 170 | 280 | 400 | 520 | 640 | 760 | 880  |
| 36                                                  | 25  | 115 | 160 | 270 | 390 | 510 | 630 | 750 | 870  |
| 37                                                  | 20  | 110 | 150 | 260 | 380 | 500 | 620 | 740 | 860  |
| 38                                                  | 15  | 105 | 140 | 250 | 370 | 490 | 610 | 730 | 850  |
| 39                                                  | 10  | 100 | 130 | 240 | 360 | 480 | 600 | 720 | 840  |
| 40                                                  | 5   | 95  | 120 | 230 | 350 | 470 | 590 | 710 | 830  |
| 41                                                  | 0   | 90  | 110 | 220 | 340 | 460 | 580 | 700 | 820  |
| 42                                                  | 0   | 85  | 105 | 210 | 330 | 450 | 570 | 690 | 810  |
| 43                                                  | 0   | 80  | 100 | 200 | 320 | 440 | 560 | 680 | 800  |
| 44                                                  | 0   | 75  | 95  | 190 | 310 | 430 | 550 | 670 | 790  |
| 45                                                  | 0   | 70  | 90  | 180 | 300 | 420 | 540 | 660 | 780  |
| 46                                                  | 0   | 65  | 85  | 170 | 290 | 410 | 530 | 650 | 770  |
| 47                                                  | 0   | 60  | 80  | 160 | 280 | 400 | 520 | 640 | 760  |
| 48                                                  | 0   | 55  | 75  | 150 | 270 | 390 | 510 | 630 | 750  |
| 49                                                  | 0   | 50  | 70  | 140 | 260 | 380 | 500 | 620 | 740  |
| 50                                                  | 0   | 45  | 65  | 130 | 250 | 370 | 490 | 610 | 730  |
| 51                                                  | 0   | 40  | 60  | 120 | 240 | 360 | 480 | 600 | 720  |
| 52                                                  | 0   | 35  | 55  | 110 | 230 | 350 | 470 | 590 | 710  |
| 53                                                  | 0   | 30  | 50  | 100 | 220 | 340 | 460 | 580 | 700  |
| 54                                                  | 0   | 25  | 45  | 90  | 210 | 330 | 450 | 570 | 690  |
| 55                                                  | 0   | 20  | 40  | 80  | 200 | 320 | 440 | 560 | 680  |
| 56                                                  | 0   | 15  | 35  | 70  | 190 | 310 | 430 | 550 | 670  |
| 57                                                  | 0   | 10  | 30  | 60  | 180 | 300 | 420 | 540 | 660  |
| 58                                                  | 0   | 5   | 25  | 50  | 170 | 290 | 410 | 530 | 650  |
| 59                                                  | 0   | 0   | 20  | 40  | 160 | 280 | 400 | 520 | 640  |
| 60                                                  | 0   | 0   | 15  | 30  | 150 | 270 | 390 | 510 | 630  |
| 61                                                  | 0   | 0   | 10  | 20  | 140 | 260 | 380 | 500 | 620  |
| 62                                                  | 0   | 0   | 5   | 15  | 130 | 250 | 370 | 490 | 610  |
| 63                                                  | 0   | 0   | 0   | 10  | 120 | 240 | 360 | 480 | 600  |
| 64                                                  | 0   | 0   | 0   | 5   | 110 | 230 | 350 | 470 | 590  |
| 65                                                  | 0   | 0   | 0   | 0   | 100 | 220 | 340 | 460 | 580  |
| 66                                                  | 0   | 0   | 0   | 0   | 90  | 210 | 330 | 450 | 570  |
| 67                                                  | 0   | 0   | 0   | 0   | 80  | 200 | 320 | 440 | 560  |
| 68                                                  | 0   | 0   | 0   | 0   | 70  | 190 | 310 | 430 | 550  |
| 69                                                  | 0   | 0   | 0   | 0   | 60  | 180 | 300 | 420 | 540  |
| 70                                                  | 0   | 0   | 0   | 0   | 50  | 170 | 290 | 410 | 530  |
| 71                                                  | 0   | 0   | 0   | 0   | 40  | 160 | 280 | 400 | 520  |
| 72                                                  | 0   | 0   | 0   | 0   | 30  | 150 | 270 | 390 | 510  |
| 73                                                  | 0   | 0   | 0   | 0   | 20  | 140 | 260 | 380 | 500  |
| 74                                                  | 0   | 0   | 0   | 0   | 10  | 130 | 250 | 370 | 490  |
| 75                                                  | 0   | 0   | 0   | 0   | 0   | 120 | 240 | 360 | 480  |
| 76                                                  | 0   | 0   | 0   | 0   | 0   | 110 | 230 | 350 | 470  |
| 77                                                  | 0   | 0   | 0   | 0   | 0   | 100 | 220 | 340 | 460  |
| 78                                                  | 0   | 0   | 0   | 0   | 0   | 90  | 210 | 330 | 450  |
| 79                                                  | 0   | 0   | 0   | 0   | 0   | 80  | 200 | 320 | 440  |
| 80                                                  | 0   | 0   | 0   | 0   | 0   | 70  | 190 | 310 | 430  |
| 81                                                  | 0   | 0   | 0   | 0   | 0   | 60  | 180 | 300 | 420  |
| 82                                                  | 0   | 0   | 0   | 0   | 0   | 50  | 170 | 290 | 410  |
| 83                                                  | 0   | 0   | 0   | 0   | 0   | 40  | 160 | 280 | 400  |
| 84                                                  | 0   | 0   | 0   | 0   | 0   | 30  | 150 | 270 | 390  |
| 85                                                  | 0   | 0   | 0   | 0   | 0   | 20  | 140 | 260 | 380  |
| 86                                                  | 0   | 0   | 0   | 0   | 0   | 10  | 130 | 250 | 370  |
| 87                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 120 | 240 | 360  |
| 88                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 110 | 230 | 350  |
| 89                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 100 | 220 | 340  |
| 90                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 90  | 210 | 330  |
| 91                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 80  | 200 | 320  |
| 92                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 70  | 190 | 310  |
| 93                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 60  | 180 | 300  |
| 94                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 50  | 170 | 290  |
| 95                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 40  | 160 | 280  |
| 96                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 30  | 150 | 270  |
| 97                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 20  | 140 | 260  |
| 98                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 10  | 130 | 250  |
| 99                                                  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 120 | 240  |
| 100                                                 | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 110 | 230  |

One-third only of these above sums payable if death occur within six calendar months from date of Policy, one-half only if death occur after six calendar months and within one year, and the full amount only if death occur after one year, except in case of pulmonary disease, when but one-half the amount which would otherwise be due will be payable if death occur during the first year.

### Combination Policy.

#### INDUSTRIAL DEPARTMENT.

This is a policy combining a 20-year endowment policy with a 20-payment life policy, for half the amount of the endowment, and is in FULL IMMEDIATE BENEFIT, but in case of death within the first year from any pulmonary disease but one-half the insurance (i. e., one-quarter of the endowment) will be paid. For instance: a combination policy may be taken out for \$500 endowment, maturing in 20 years, and its terms will provide that if death occur while the policy is in force within the 20 years, \$25 will be paid; if the insured survive 20 years, he will receive \$50 in cash and still hold his policy as an ordinary paid-up life policy for \$25, payable at death without any further payment of premium. The premium is the same for all ages, but applications will not be received upon lives less than 13 or more than 50 years of age next birthday. At age 13 next birthday no \$500 combination policy will be issued.

| AGE NEXT BIRTHDAY, 13 TO 50:    | \$450   | \$500   | \$750   | \$1000  |
|---------------------------------|---------|---------|---------|---------|
| Weekly Premium, Premium,        | 32 cts. | 36 cts. | 54 cts. | 72 cts. |
| Weekly Premium, Premium,        | 32 cts. | 36 cts. | 54 cts. | 72 cts. |
| 32 cts. 64 cts. 96 cts. \$1.28. |         |         |         |         |

No policies will be issued for other amounts than those above specified.

#### TABLE OF INDUSTRIAL SINGLE PREMIUM RATES OF THE METROPOLITAN LIFE INSURANCE COMPANY.

| For an Insurance of One Thousand Dollars.                                                                                                              |     |     |     |     |     |     |     |     |      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|------|
| In payment of death occurring during the period expressed by the Repetition of Life, according to the present legal standard of the State of New York. |     |     |     |     |     |     |     |     |      |
| Age                                                                                                                                                    | 10c | 15c | 20c | 25c | 30c | 35c | 40c | 45c | 50c  |
| 18                                                                                                                                                     | 115 | 200 | 340 | 460 | 580 | 700 | 820 | 940 | 1060 |
| 19                                                                                                                                                     | 110 | 200 | 330 | 440 | 560 | 680 | 800 | 920 | 1040 |
| 20                                                                                                                                                     | 105 | 195 | 320 | 430 | 550 | 670 | 790 | 910 | 1030 |
| 21                                                                                                                                                     | 100 | 190 | 310 | 420 | 540 | 660 | 780 | 900 | 1020 |
| 22                                                                                                                                                     | 95  | 185 | 300 | 410 | 530 | 650 | 770 | 890 | 1010 |
| 23                                                                                                                                                     | 90  | 180 | 290 | 400 | 520 | 640 | 760 | 880 | 1000 |
| 24                                                                                                                                                     | 85  | 175 | 280 | 390 | 510 | 630 | 750 | 870 | 990  |
| 25                                                                                                                                                     | 80  | 170 | 270 | 380 | 500 | 620 | 740 | 860 | 980  |
| 26                                                                                                                                                     | 75  | 165 | 260 | 370 | 490 | 610 | 730 | 850 | 970  |
| 27                                                                                                                                                     | 70  | 160 | 250 | 360 | 480 | 600 | 720 | 840 | 960  |
| 28                                                                                                                                                     | 65  | 155 | 240 | 350 | 470 | 590 | 710 | 830 | 950  |
| 29                                                                                                                                                     | 60  | 150 | 230 | 340 | 460 | 580 | 700 | 820 | 940  |
| 30                                                                                                                                                     | 55  | 145 | 220 | 330 | 450 | 570 | 690 | 810 | 930  |
| 31                                                                                                                                                     | 50  | 140 | 210 | 320 | 440 | 560 | 680 | 800 | 920  |
| 32                                                                                                                                                     | 45  | 135 | 200 | 310 | 430 | 550 | 670 | 790 | 910  |
| 33                                                                                                                                                     | 40  | 130 | 190 | 300 | 420 | 540 | 660 | 780 | 900  |
| 34                                                                                                                                                     | 35  | 125 | 180 | 290 | 410 | 530 | 650 | 770 | 890  |
| 35                                                                                                                                                     | 30  | 120 | 170 | 280 | 400 | 520 | 640 | 760 | 880  |
| 36                                                                                                                                                     | 25  | 115 | 160 | 270 | 390 | 510 | 630 | 750 | 870  |
| 37                                                                                                                                                     | 20  | 110 | 150 | 260 | 380 | 500 | 620 | 740 | 860  |
| 38                                                                                                                                                     | 15  | 105 | 140 | 250 | 370 | 490 | 610 | 730 | 850  |
| 39                                                                                                                                                     | 10  | 100 | 130 | 240 | 360 | 480 | 600 | 720 | 840  |
| 40                                                                                                                                                     | 5   | 95  | 120 | 230 | 350 | 470 | 590 | 710 | 830  |
| 41                                                                                                                                                     | 0   | 90  | 110 | 220 | 340 | 460 | 580 | 700 | 820  |
| 42                                                                                                                                                     | 0   | 85  | 105 | 210 | 330 | 450 | 570 | 690 | 810  |
| 43                                                                                                                                                     | 0   | 80  | 100 | 200 | 320 | 440 | 560 | 680 | 800  |
| 44                                                                                                                                                     | 0   | 75  | 95  | 190 | 310 | 430 | 550 | 670 | 790  |
| 45                                                                                                                                                     | 0   | 70  | 90  | 180 | 300 | 420 | 540 | 660 | 780  |
| 46                                                                                                                                                     | 0   | 65  | 85  | 170 | 290 | 410 | 530 | 650 | 770  |
| 47                                                                                                                                                     | 0   | 60  | 80  | 160 | 280 | 400 | 520 | 640 | 760  |
| 48                                                                                                                                                     | 0   | 55  | 75  | 150 | 270 | 390 | 510 | 630 | 750  |
| 49                                                                                                                                                     | 0   | 50  | 70  | 140 | 260 | 380 | 500 | 620 | 740  |
| 50                                                                                                                                                     | 0   | 45  | 65  | 130 | 250 | 370 | 490 | 610 | 730  |
| 51                                                                                                                                                     | 0   | 40  | 60  | 120 | 240 | 360 | 480 | 600 | 720  |
| 52                                                                                                                                                     | 0   | 35  | 55  | 110 | 230 | 350 | 470 | 590 | 710  |
| 53                                                                                                                                                     | 0   | 30  | 50  | 100 | 220 | 340 | 460 | 580 | 700  |
| 54                                                                                                                                                     | 0   | 25  | 45  | 90  | 210 | 330 | 450 | 570 | 690  |
| 55                                                                                                                                                     | 0   | 20  | 40  | 80  | 200 | 320 | 440 | 560 | 680  |
| 56                                                                                                                                                     | 0   | 15  | 35  | 70  | 190 | 310 | 430 | 550 | 670  |
| 57                                                                                                                                                     | 0   | 10  | 30  | 60  | 180 | 300 | 420 | 540 | 660  |
| 58                                                                                                                                                     | 0   | 5   | 25  | 50  | 170 | 290 | 410 | 530 | 650  |
| 59                                                                                                                                                     | 0   | 0   | 20  | 40  | 160 | 280 | 400 | 520 | 640  |
| 60                                                                                                                                                     | 0   | 0   | 15  | 30  | 150 | 270 | 390 | 510 | 630  |
| 61                                                                                                                                                     | 0   | 0   | 10  | 20  | 140 | 260 | 380 | 500 | 620  |
| 62                                                                                                                                                     | 0   | 0   | 5   | 15  | 130 | 250 | 370 | 490 | 610  |
| 63                                                                                                                                                     | 0   | 0   | 0   | 10  | 120 | 240 | 360 | 480 | 600  |
| 64                                                                                                                                                     | 0   | 0   | 0   | 5   | 110 | 230 | 350 | 470 | 590  |
| 65                                                                                                                                                     | 0   | 0   | 0   | 0   | 100 | 220 | 340 | 460 | 580  |
| 66                                                                                                                                                     | 0   | 0   | 0   | 0   | 90  | 210 | 330 | 450 | 570  |
| 67                                                                                                                                                     | 0   | 0   | 0   | 0   | 80  | 200 | 320 | 440 | 560  |
| 68                                                                                                                                                     | 0   | 0   | 0   | 0   | 70  | 190 | 310 | 430 | 550  |
| 69                                                                                                                                                     | 0   | 0   | 0   | 0   | 60  | 180 | 300 | 420 | 540  |
| 70                                                                                                                                                     | 0   | 0   | 0   | 0   | 50  | 170 | 290 | 410 | 530  |
| 71                                                                                                                                                     | 0   | 0   | 0   | 0   | 40  | 160 | 280 | 400 | 520  |
| 72                                                                                                                                                     | 0   | 0   | 0   | 0   | 30  | 150 | 270 | 390 | 510  |
| 73                                                                                                                                                     | 0   | 0   | 0   | 0   | 20  | 140 | 260 | 380 | 500  |
| 74                                                                                                                                                     | 0   | 0   | 0   | 0   | 10  | 130 | 250 | 370 | 490  |
| 75                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 120 | 240 | 360 | 480  |
| 76                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 110 | 230 | 350 | 470  |
| 77                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 100 | 220 | 340 | 460  |
| 78                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 90  | 210 | 330 | 450  |
| 79                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 80  | 200 | 320 | 440  |
| 80                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 70  | 190 | 310 | 430  |
| 81                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 60  | 180 | 300 | 420  |
| 82                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 50  | 170 | 290 | 410  |
| 83                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 40  | 160 | 280 | 400  |
| 84                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 30  | 150 | 270 | 390  |
| 85                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 20  | 140 | 260 | 380  |
| 86                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 10  | 130 | 250 | 370  |
| 87                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 120 | 240 | 360  |
| 88                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 110 | 230 | 350  |
| 89                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 100 | 220 | 340  |
| 90                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 90  | 210 | 330  |
| 91                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 80  | 200 | 320  |
| 92                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 70  | 190 | 310  |
| 93                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 60  | 180 | 300  |
| 94                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 50  | 170 | 290  |
| 95                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 40  | 160 | 280  |
| 96                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 30  | 150 | 270  |
| 97                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 20  | 140 | 260  |
| 98                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 10  | 130 | 250  |
| 99                                                                                                                                                     | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 120 | 240  |
| 100                                                                                                                                                    | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 110 | 230  |



HOME OFFICE BUILDING  
Metropolitan Life Insurance Company,  
No. 1 Madison Ave., New York City.



1894. 1894.  
**ANNUAL STATEMENT OF THE**  
**Metropolitan Life Insurance Company,**  
**FOR THE YEAR ENDING DECEMBER 31ST, 1893.**

**ASSETS :**

|                                                            |                |
|------------------------------------------------------------|----------------|
| Gov., City, & R. R. Bonds and Stocks . .                   | \$4,750,802.50 |
| Bonds and Mortgages . . . . .                              | 9,294,850.00   |
| Real Estate owned . . . . .                                | 4,624,382.57   |
| Cash . . . . .                                             | 200,905.64     |
| Collateral Loans . . . . .                                 | 8,201.25       |
| Premium Liens . . . . .                                    | 89,968.42      |
| Premiums deferred and in course of<br>collection . . . . . | 188,608.26     |
| Accrued Interest and Rents . . . . .                       | 185,986.42     |

**\$19,343,705.06**

**LIABILITIES :**

|                                                                                                                      |                 |
|----------------------------------------------------------------------------------------------------------------------|-----------------|
| Reinsurance Fund and Special Reserve .                                                                               | \$15,023,096.00 |
| All other Liabilities . . . . .                                                                                      | 210,188.14      |
| Capital and Surplus ( <i>being security to Policy hold-<br/>ers in addition to statutory and special reserves</i> ), | 4,110,420.92    |

**\$19,343,705.06**

|                                                                                    |
|------------------------------------------------------------------------------------|
| <b>New Insurance written in 1893, \$156,000,000.00</b>                             |
| <b>Gain in Assets in 1893 . . . . . 2,837,422.84</b>                               |
| <b>Total Paid to Policy-holders since<br/>Organization . . . . . 33,914,230.76</b> |

**OFFICERS.**

|                                                   |                                                      |
|---------------------------------------------------|------------------------------------------------------|
| JOHN R. HEGEMAN, <i>President.</i>                |                                                      |
| HALEY FISKE, <i>Vice-President.</i>               | GEORGE H. GASTON, <i>2d Vice-Prest. &amp; Sec'y.</i> |
| J. J. THOMPSON, <i>Cashier &amp; Asst. Sec'y.</i> | JAMES M. CRAIG, <i>Actuary.</i>                      |
| THOMAS H. WILLARD, M.D., <i>Medical Examiner.</i> |                                                      |
| STEWART L. WOODFORD, <i>Counsel.</i>              |                                                      |

ISAAC J. CAHEN, *Manager Ordinary Department.*

52  
 23  
 260  
 104  
 131

1 OCT 4  
 9AM  
 REC'D

27/30  
 1/2  
 14

PALESTINE  
 10

62.40  
 27.80  
 13.00  
 26.60  
 39.00





Miss Edith Hartzell  
East Palestine

~~Forbes St.~~

Ohio.

% B. F. Sheets ~~Putnam St.~~